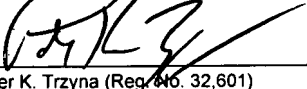


I hereby certify that this correspondence is being filed by depositing it in the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: August 21, 2007

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: GRAFF-US-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.
Serial No. : 10/580,083
Filed : 19 November 2004
For : COMPUTER CONTROL OF NON-DEBT FUNDING
SYSTEM FOR HOME FINANCE
Priority Date : 21 November 2003

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Preliminary Amendment.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.